

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Mark Ranucci</u>              | Social Security number or ITIN | xxx-xx-7138 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Lisa Ranucci</u>              | Social Security number or ITIN | xxx-xx-9577 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 18-23067-MBK                             |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Ranucci  
dba Onesource Title Group

Lisa Ranucci

8/1/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mark Ranucci  
Lisa Ranucci  
Debtors

Case No. 18-23067-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 01, 2023

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2023:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Mark Ranucci, Lisa Ranucci, 611 Grassmere Avenue, Interlaken, NJ 07712-4316  |
| cr        | + Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514   |
| 518029177 | JPMORGAN BANK, N.A. servicer for US BANK NATIONAL, CHASE RECORDS CENTER ATT CORRESPONDENCE, MAIL CODE LA4-5555, 700 KANSAS LANE MONROE LA 71203  |
| 517682779 | + TD Bank, N.A., c/o Schiller, Knapp, Lefkowitz, & Hertz, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  |
| 517687493 | + TD Bank, N.A., c/o Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835   |
| 518967708 | U.S. Bank National Association on behalf of Certi, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165, U.S. Bank National Association on behalf Serviced by Select Portfolio Servicing. |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | Aug 01 2023 20:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov     | Aug 01 2023 20:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| lm        | EDI: JPMORGANCHASE                              | Aug 02 2023 00:15:00 | JP Morgan Chase, P.O. Box 15298, Wilmington, DE 19850  |
| 517671442 | EDI: CAPITALONE.COM                             | Aug 02 2023 00:15:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 517619039 | EDI: CAPITALONE.COM                             | Aug 02 2023 00:15:00 | Capital One Bank NA, PO Box 71083, Charlotte, NC 28272-1083  |
| 517619041 | Email/PDF: creditonebknofications@resurgent.com | Aug 01 2023 20:25:50 | Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500   |
| 517710059 | Email/Text: BNCnotices@dcmservices.com          | Aug 01 2023 20:28:00 | Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123   |
| 517619042 | + Email/Text: ecourts.col_efilings@fskslaw.com  | Aug 01 2023 20:28:00 | Fein Such Kahn & Shepard, PC, 7 Century Dr Ste 201, Parsippany, NJ 07054-4673  |
| 517619043 | EDI: AMINFOFP.COM                               | Aug 02 2023 00:15:00 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  |
| 517619044 | EDI: AMINFOFP.COM                               | Aug 02 2023 00:15:00 | First Premier Bank-Credit Card Dept., PO Box 5519, Sioux Falls, SD 57117-5519  |
| 517619045 | EDI: IRS.COM                                    | Aug 02 2023 00:15:00 | IRS - Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  |
| 517619040 | EDI: JPMORGANCHASE                              | Aug 02 2023 00:15:00 | Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298   |
| 517691674 | Email/PDF: resurgentbknofications@resurgent.com | Aug 01 2023 20:26:45 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,   |

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|           |   |                      |   |
|-----------|---|----------------------|---|
|           |   |                      | FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 517827007 | Email/PDF: MerrickBKNotifications@Resurgent.com                 | Aug 01 2023 20:38:03 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 517619047 | Email/PDF: MerrickBKNotifications@Resurgent.com                 | Aug 01 2023 20:38:03 | Merrick Bank, PO Box 660702, Dallas, TX 75266-0702  |
| 517715532 | + EDI: JEFFERSONCAP.COM   | Aug 02 2023 00:15:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999                                   |
| 517660593 | EDI: Q3G.COM  | Aug 02 2023 00:15:00 | Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  |
| 517619048 | EDI: TDBANKNORTH.COM  | Aug 02 2023 00:15:00 | TD Bank, PO Box 9547, Portland, ME 04112-9547   |
| 518003381 | EDI: TDBANKNORTH.COM  | Aug 02 2023 00:15:00 | TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105  |
| 517665124 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com            | Aug 01 2023 20:28:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013   |
| 519517095 | Email/PDF: bncnotices@becket-lee.com                            | Aug 01 2023 20:38:26 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 518967707 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Aug 01 2023 20:29:00 | U.S. Bank National Association on behalf of Certi, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 517915382 | EDI: JPMORGANCHASE  | Aug 02 2023 00:15:00 | US Bank National Bank Assoc., c/o Chase Bank, PO Box 15298, Wilmington, DE 19850-5298   |
| 517619049 | Email/Text: vci.bkcy@vwcredit.com                               | Aug 01 2023 20:29:00 | VW Credit, 1401 Franklin Blvd, Libertyville, IL 60048-4460  |
| 517636251 | + Email/Text: VWBKNotices@nationalbankruptcy.com                | Aug 01 2023 20:28:00 | VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013   |
| 517721748 | + EDI: AIS.COM  | Aug 02 2023 00:15:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517619046 | *             | IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2023 at the address(es) listed below:

| Name                     | Email Address  |
|--------------------------|--|
| Albert Russo             | on behalf of Trustee Albert Russo docs@russotrustee.com  |
| Albert Russo             | docs@russotrustee.com  |
| Brian Gregory Hannon     | on behalf of Debtor Mark Ranucci bhannon@norgaardfirm.com<br>sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang.<br>b124931@notify.bestcase.com                    |
| Brian Gregory Hannon     | on behalf of Joint Debtor Lisa Ranucci bhannon@norgaardfirm.com<br>sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.briang.<br>b124931@notify.bestcase.com              |
| Denise E. Carlon         | on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com   |
| Denise E. Carlon         | on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com   |
| Gavin Stewart            | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com   |
| Jill Manzo               | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13<br>bankruptcy@fskslaw.com                  |
| Jill Manzo               | on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13<br>bankruptcy@fskslaw.com    |
| Kevin Gordon McDonald    | on behalf of Creditor VW Credit Leasing Ltd kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com   |
| Philip A Kahn            | on behalf of Loss Mitigation JP Morgan Chase pkahn@feinsuch.com  |
| R. A. Lebron             | on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13<br>bankruptcy@fskslaw.com  |
| R. A. Lebron             | on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13<br>bankruptcy@fskslaw.com    |
| R. A. Lebron             | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13<br>bankruptcy@fskslaw.com                  |
| R. A. Lebron             | on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION AS SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13<br>bankruptcy@fskslaw.com |
| Richard Gerbino          | on behalf of Creditor TD Bank N.A. a/k/a TD Banknorth, N.A. rgerbino@schillerknapp.com,<br>lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com  |
| Richard James Tracy, III | on behalf of Creditor TD Bank N.A. richard.tracy.iii@gmail.com,<br>tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com  |
| Tammy L. Terrell         | on behalf of Creditor SELECT PORTFOLIO SERVICING INC as servicer for U.S. BANK NATIONAL ASSOCIATION ON BEHALF OF CERTIFICATEHOLDERS OF THE WAMU MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-S13<br>bankruptcy@fskslaw.com    |
| U.S. Trustee             |  |

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USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19